

Information to identify the case:			
Debtor 1	Nancy J. Burns		
	First Name	Middle Name	Last Name
Debtor 2	Renee J. Terney		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-23867-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nancy J. Burns

Renee J. Terney

12/13/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Nancy J. Burns
Renee J. Terney
Debtors

Case No. 16-23867-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut

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Date Rcvd: Dec 13, 2021

Form ID: 3180W

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Nancy J. Burns, Renee J. Terney, 1217 Tweed Street, Pittsburgh, PA 15204-1633
cr	+ City & School District of Pittsburgh, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Pittsburgh Water & Sewage Authority, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
cr	+ SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14318692	+ Alcosan, 3300 Preble Avenue, Pittsburgh, PA 15233-1025
14306114	+ Belden Jewelers/Sterling Jewelers, Inc, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
14390579	+ City & School District of Pittsburgh, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14306116	++ FIRST NATIONAL BANK OF PENNSYLVANIA, ATTN JOSIE MOCKER, 4140 EAST STATE STREET, HERMITAGE PA 16148-3401 address filed with court., First National Bank of PA, 4140 E State Street, Hermitage, PA 16148
14306117	+ First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
14306118	LSF9 Master Participation Trust, c/o Cliber Home Loans, Pittsburgh, PA 15209
14306119	LSF9 Master Participation Trust, 13801 Wireless Way, Pittsburgh, PA 15209
15377438	+ LSF9 Master Participation Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14318690	+ Northland Group, Re: Capital One, PO BOX 390846, Minneapolis, MN 55439-0846
14318688	+ Omega, Re: Vivint Smart Home, 7505 NW Tiffany Springs, Parkway Suite 500, Kansas City, MO 64153-1386
14318691	PWSA, PO Box 578, Alton, IL 62002-0578
14390535	+ Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14306121	+ Riverset Credit Union, 53 S 10th St, Pittsburgh, PA 15203-1142
14336978	+ Riverset Credit Union, 1700 Jane Street, Pittsburgh, PA 15203-1812
14308814	Sterling Jewelers Inc., c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 14 2021 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2021 23:10:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 14 2021 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2021 23:10:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Dec 13 2021 23:09:00	City & School District of Pittsburgh, Goehring,

District/off: 0315-2

User: mgut

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			Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 13 2021 23:09:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: ebnpwsa@grblaw.com	Dec 13 2021 23:09:00	Pittsburgh Water & Sewage Authority, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14317965	EDI: GMACFS.COM	Dec 14 2021 04:03:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14306113	+ EDI: GMACFS.COM	Dec 14 2021 04:03:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
14306115	+ EDI: CAPITALONE.COM	Dec 14 2021 04:03:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
14390579	+ Email/Text: ebnjts@grblaw.com	Dec 13 2021 23:09:00	City & School District of Pittsburgh, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14318687	+ Email/Text: kbarkley@bernsteinlaw.com	Dec 13 2021 23:10:00	Duquesne Light, Payment Processing Center, P.O. Box 10, Pittsburgh, PA 15267-0001
14380235	+ Email/Text: kbarkley@bernsteinlaw.com	Dec 13 2021 23:10:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14306116	Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Dec 13 2021 23:09:00	First National Bank of PA, 4140 E State Street, Hermitage, PA 16148
14342557	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Dec 13 2021 23:10:00	LSF9 MASTER PARTICIPATION TRUST, c/o Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
14306120	Email/Text: amps@manleydeas.com	Dec 13 2021 23:09:00	Manley Deas Kochalski LL, c/o Kimberly J. Hong, P.O. Box 165028, Columbus, OH 43216
14381572	Email/Text: peritus@ebn.phinsolutions.com	Dec 13 2021 23:10:00	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
14380225	EDI: PRA.COM	Dec 14 2021 04:08:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14307620	+ EDI: RECOVERYCORP.COM	Dec 14 2021 04:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14344872	+ Email/Text: csc.bankruptcy@amwater.com	Dec 13 2021 23:10:00	Pennsylvania American Water, PO Box 578, Alton, IL 62002-0578
14390535	+ Email/Text: ebnpwsa@grblaw.com	Dec 13 2021 23:09:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14306122	+ EDI: RMSC.COM	Dec 14 2021 04:03:00	Synchrony Bank/ JC Penneys, Po Box 965064, Orlando, FL 32896-5064
14318689	Email/Text: exceptionreview@vivint.com	Dec 13 2021 23:09:00	Vivint, 4931 North 300 West, Provo, UT 84604

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		LSF9 Master Participation Trust
cr	*	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419

District/off: 0315-2

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cr *+ PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LSF9 Master Participation Trust bnicholas@kmlawgroup.com
Bryan P. Keenan	on behalf of Joint Debtor Renee J. Terney keenan662@gmail.com melindap662@gmail.com; keenan.bryanp.r106644@notify.bestcase.com; ciennal662@gmail.com
Bryan P. Keenan	on behalf of Debtor Nancy J. Burns keenan662@gmail.com melindap662@gmail.com; keenan.bryanp.r106644@notify.bestcase.com; ciennal662@gmail.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewage Authority jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor City & School District of Pittsburgh jhunt@grblaw.com
Jerome B. Blank	on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com
Joseph A. Dessoye	on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com
Maria Miksich	on behalf of Creditor LSF9 Master Participation Trust mmiksich@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecpeople@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 12